



HSP
IN
8/26/03

PATENT APPLICATION
Docket No.: 8614.61

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Blake L. Reynolds)
Serial No.: 10/039,905)
Filed: January 4, 2002)
For: SYSTEMS AND METHODS FOR ADVANCING)
COLLECTIONS ON UNPAID DEBTS)
Examiner: Geoffrey R. Akers)

AMENDMENT AND RESPONSE

Assistant Commissioner for Patents
Washington, D. C. 20231

Dear Sir:

This correspondence is responsive to the Office Action mailed March 14, 2003, for the above-referenced application. The following Amendment and Response addresses every rejection set forth in the Office Action, thus placing the application in condition for allowance.

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GROUP 3600